

BANCTRUST FINANCIAL GROUP, INC.

	CPP Disbursement Date 12/19/2008	RSSD (Holding Company) 1138012	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$1,943	\$2,156	11.0%		
Loans	\$1,470	\$1,384	-5.9%		
Construction & development	\$384	\$336	-12.5%		
Closed-end 1-4 family residential	\$218	\$215	-1.4%		
Home equity	\$53	\$48	-8.3%		
Credit card	\$0	\$0			
Other consumer	\$64	\$52	-17.4%		
Commercial & Industrial	\$295	\$279	-5.2%		
Commercial real estate	\$373	\$378	1.3%		
Unused commitments	\$262	\$240	-8.5%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$210	\$340	62.4%		
Asset-backed securities	\$0	\$0			
Other securities	\$52	\$85	63.2%		
Cash & balances due	\$58	\$170	193.8%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$18	\$22	21.4%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$17	\$20	17.8%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$1,723	\$1,938	12.5%		
Deposits	\$1,654	\$1,867	12.9%		
Total other borrowings	\$59	\$59	-0.4%		
FHLB advances	\$58	\$58	-0.4%		
Equity					
Equity capital at quarter end	\$220	\$218	-0.8%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$30	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	10.7%	9.9%	--		
Tier 1 risk based capital ratio	13.1%	13.9%	--		
Total risk based capital ratio	14.4%	15.2%	--		
Return on equity ¹	4.1%	2.6%	--		
Return on assets ¹	0.5%	0.3%	--		
Net interest margin ¹	3.6%	3.3%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	40.0%	46.5%	--		
Loss provision to net charge-offs (qtr)	55.6%	120.2%	--		
Net charge-offs to average loans and leases ¹	1.2%	0.7%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	20.8%	21.2%	0.8%	0.4%	--
Closed-end 1-4 family residential	7.4%	7.6%	0.1%	0.3%	--
Home equity	0.6%	2.2%	0.2%	0.1%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	1.1%	0.9%	0.3%	0.2%	--
Commercial & Industrial	1.9%	1.4%	0.4%	0.1%	--
Commercial real estate	3.1%	2.2%	0.1%	0.1%	--
Total loans	7.8%	7.4%	0.3%	0.2%	--